

Amendments to the Claims

1-28. (Cancelled)

29-37. (Withdrawn)

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38. (Currently Amended) A method for operating an interface computer system to provide an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the method comprising the steps of:

receiving ~~in the interface computer system~~ a plurality of communications ~~services~~ service events from the communications system;

for each of the plurality of communications service events,

determining if a communications service event is complete,

if the communications service event is not complete, then the method includes

determining an estimated cost of the communications service event, formatting a pre-authorization and hold request for the estimated cost, and processing the pre-authorization and hold request over the financial bank card network, and

if the communications service event is complete, then the method includes determining an actual cost of the communications service event, formatting a first forced post request for the actual cost, and processing the first forced post request over the financial bank card network to charge the customer for the communications service event;

calculating a current cost for each communications service event;

accumulating the plurality of communications ~~services~~ service events and associated costs in the interface computer system over a billing period for the customer ~~to form an initial billing period cost for the customer;~~

determining whether the customer is due a credit or accessed a surcharge; and

formatting a second forced post request for the credit or the surcharge, and processing the second forced post request over the financial bank card network

at an end of the billing period, re-calculating the costs for each communications services event to form a final billing period cost; and

the interface computer system posting the final billing period cost to the customer account in the financial bank card network, wherein the posting is performed in a format suitable for the financial bank card network.

39. (Currently Amended) The method of claim 38, wherein ~~the calculating~~ determining an estimated cost of the communications service event includes tariffing and taxing the communications service event ~~plurality of communications services events~~.

40. (Currently Amended) The method of claim 38, wherein ~~the re-calculating~~ determining an actual cost of the communications service event includes tariffing and taxing the communications service event ~~plurality of communications services events~~.

41. (Cancelled) The method of claim 38, wherein the re-calculating includes calculating a discount or surcharge for a communications services event based on accumulated communications services events.

42. (Cancelled) The method of claim 38, wherein the posting comprises a forced post.

43. (Currently Amended) The method of claim 38, ~~further comprising the steps of~~ wherein in response to processing the pre-authorization and hold request over the financial bank card network, the method further comprises:

~~generating a pre-authorization and hold request based on one of the communication services event;~~

~~transmitting the pre-authorization and hold request to the financial bank card network;~~

~~receiving a pre-authorization and hold response from the financial bank card network;~~

and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

44. (Currently Amended) The method of claim 38, further comprising the steps of wherein in response to processing the pre-authorization and hold request over the financial bank card network, the method further comprises:

~~generating a pre-authorization and hold request based on one of the communication services event;~~

~~transmitting the pre-authorization and hold request to the financial bank card network;~~

receiving a pre-authorization and hold response from the financial bank card network;

and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

45. (Currently Amended) The method of claim 38, wherein the communications ~~services~~ service events are received in a protocol native to devices in the communication system that provide the communication service.

46. (Currently Amended) The method of claim 38, further comprising converting the communications service event into ~~wherein the event is converted to~~ a bank card format.

47. (Currently Amended) The method of claim 38 ~~46~~, wherein the bank card format ~~suitable for the financial bank card network~~ comprises a Visa I, Visa II, ASPDH, or SET format.

48. (Currently Amended) A computer-readable medium having computer-executable instructions for performing steps for providing an interface between a financial bank card network and a communication system that provides a communication service to a customer with a customer account in the financial bank card network, the steps comprising:

receiving ~~in the interface~~ a plurality of communications ~~services~~ service events from the communications system;

for each of the plurality of communications service events,

determining if a communications service event is complete,

if the communications service event is not complete, then the method includes determining an estimated cost of the communications service event, formatting a pre-authorization and hold request for the estimated cost, and processing the pre-authorization and hold request over the financial bank card network, and

if the communications service event is complete, then the method includes determining an actual cost of the communications service event, formatting a first forced post request for the actual cost, and processing the first forced post request over the financial bank card network to charge the customer for the communications service event;

~~calculating a current cost for each communications service event;~~

accumulating the plurality of communications ~~services~~ service events and associated costs ~~in the interface computer system~~ over a billing period for the customer ~~to form an initial billing period cost for the customer;~~

determining whether the customer is due a credit or accessed a surcharge; and

formatting a second forced post request for the credit or the surcharge, and processing the second forced post request over the financial bank card network

~~at an end of the billing period, re-calculating the costs for each communications services event to form a final billing period cost; and~~

~~the interface posting the final billing period cost to the customer account in the financial bank card network, wherein the posting is performed in a format suitable for the financial bank card network.~~

49. (Currently Amended) The computer-readable medium of claim 48, wherein ~~the calculating determining an estimated cost of the communications service event~~ includes tariffing and taxing the communications service event ~~plurality of communications services events~~.

50. (Currently Amended) The computer-readable medium of claim 48, wherein ~~the re-calculating determining an actual cost of the communications service event~~ includes tariffing and taxing the communications service event ~~plurality of communications services events~~.

51. (Cancelled) The computer-readable medium of claim 48, wherein the re-calculating includes calculating a discount or surcharge for a communications services event based on accumulated communications services events.

52. (Cancelled) The computer-readable medium of claim 48, wherein the posting comprises a forced post.

53. (Currently Amended) The computer-readable medium of claim 48, having further computer-executable instructions for performing the steps of:

~~generating a pre-authorization and hold request based on one of the communication services event;~~

~~transmitting the pre-authorization and hold request to the financial bank card network;~~

receiving a pre-authorization and hold response from the financial bank card network;

and

signaling the communications service an indication that the communications service was authorized based on the received pre-authorization and hold response.

54. (Currently Amended) The computer-readable medium of claim 48, having further computer-executable instructions for performing the steps of:

~~generating a pre-authorization and hold request based on one of the communication services event;~~

~~transmitting the pre-authorization and hold request to the financial bank card network;~~

receiving a pre-authorization and hold response from the financial bank card network;

and

signaling the communications service an indication that the communications service was not authorized based on the received pre-authorization and hold response.

55. (Currently Amended) The computer-readable medium of claim 48, wherein the communications ~~services~~ service events are received in a protocol native to devices in the communication system that provide the communication service.

56. (Currently Amended) The computer-readable medium of claim 48, having further computer-executable instructions for performing the step of ~~wherein the event is converted to~~ converting the communications service event into a bank card format.

57. (Currently Amended) The computer-readable medium of claim 48 56, wherein the bank card format ~~suitable for the financial bank card network~~ comprises a Visa I, Visa II, ASPDH, or SET format.